

FILE NO.: AP33567 - 070457.1062

PATENT

2165
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Kranzley *et al.*
Serial No. : 09/963,274 Examiner: Not Yet Assigned
Filed : September 26, 2001 Group Art Unit: 2165
For : A UNIVERSAL AND INTEROPERABLE SYSTEM AND METHOD
UTILIZING A UNIVERSAL CARDHOLDER AUTHENTICATION
FIELD (UCAF) FOR AUTHENTICATION DATA COLLECTION
AND VALIDATION

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

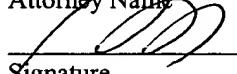
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Robert C. Scheinfeld

Attorney Name



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Sir or Madam:

In accordance with 37 C.F.R. §§ 1.56, 1.97 and 1.98, applicants enclose herewith references for consideration by the Patent and Trademark Office with respect to the above-identified application. Also enclosed is Form PTO-1449 listing the enclosed references.

Applicants request that the listed documents be considered and made of record in the application if appropriate.

1. U.S. Publication 2001/0034720 A1 to Armies, published on Oct. 25, 2001.
2. U.S. Patent 6,072,870 to Nguyen, issued June 6, 2000; and
3. U.S. Patent 5,317,636 to Vizcaino, issued May 31, 1994.

Any required fees may be charged to Deposit Account No. 02-4377.

Respectfully submitted,

Dated: June 5, 2003



Robert C. Scheinfeld
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Encls.

<p>Form PTO-1449 U.S. Department of Commerce (REV. 2-82) Patent and Trademark Office</p> <p>INFORMATION DISCLOSURE STATEMENT</p> <p>BY APPLICANT</p> <p>(Use several sheets if necessary)</p> <p><i>CTP</i></p> <p><i>JUN 09 2003</i></p> <p><i>PATENT & TRADEMARK OFFICE</i></p>	Atty. Docket No. AP33567 - 070457.1062	Serial No. 09/963,274
	Applicant Hogan <i>et al.</i>	
	Filing Date September 26, 2001	Group 2165
	Examiner To Be Assigned	

FOREIGN PATENT DOCUMENT

OTHER DOCUMENTS (including Author, Title Date, Pertinent Pages, Etc.)

NY02:444111.1

Date Considered

* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not conformance and not considered. Include copy of this form with next communication to applicant.